

Information to identify the case:

Debtor 1	<u>Hector M Soto</u>	Social Security number or ITIN	xxx-xx-4674
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Sarah J Soto</u>	Social Security number or ITIN	xxx-xx-0036
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-28075-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Hector M Soto

Sarah J Soto
aka Sarah J Schwartz, aka Sarah J Seizeinger,
aka Sarah Jo Schwartz

11/8/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Hector M Soto
Sarah J Soto
Debtors

Case No. 18-28075-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Nov 08, 2021

Form ID: 3180W

Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2021:

Recip ID	Recipient Name and Address
db	#+ Hector M Soto, 600 Central Ave #M3, Minotola, NJ 08341-1065
jdb	#+ Sarah J Soto, 307 South West Blvd, Landisville, NJ 08326-1317
cr	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
517748151	+ Buena Housing Authority, 600 Central Ave #1, Minotola, NJ 08341-1014
517748157	+ Donald R. Conrad, 31077 Schoolcraft Rd. Suite 220, Livonia , MI 48150-2039
517748158	+ First Premier, 301 S. Minnesota Ave., Sioux Falls, SD 57104-6315
517748161	+ Inspira, PO Box 650292, Dallas, TX 75265-0292
517748162	+ Littman Jewelers, 1000 Mac Arthur Blvd., Mahwah, NJ 07430-2035
518170148	+ Nationstar Mortgage LLC D/B/A Mr Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096
518802210	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, RAS CITRON, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517852047	PACIFIC UNION FINANCIAL, LLC, 1603 LBJ FREEWAY ST 500, FARMERS BRANCH TX 75234
517748164	+ Pacific Union Financial, 1603 LBJ Freeway #500, Farners Brach, TX 75234-6071
517748166	+ Regional Diagnostic Imaging, LLC, 2527 Cranberry Hwy., Wareham, MA 02571-1046
517748167	+ So Jersey HS EMG PHYS, PO Box 740021, Cincinnati, OH 45274-0021
517748168	+ St. John Providence, PO Box 42008, Phoenix, AZ 85080-2008
517748169	+ St. Joseph Hospital Collection Accounts, 1802 NE Loop 410 Suite 400, San Antonio, TX 78217-5221
517826564	+ TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 08 2021 20:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 08 2021 20:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Nov 08 2021 20:31:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
517804582	+ EDI: LCIFULLSRV	Nov 09 2021 01:23:00	Antero Capital, LLC, PO BOX 1931, Burlingame, CA 94011-1931
517748149	+ EDI: TSYS2.COM	Nov 09 2021 01:23:00	Barclay, PO Box 8803, Wilmington, DE 19899-8803
517748150	+ EDI: WFNNB.COM	Nov 09 2021 01:23:00	Boscov's, PO Box 659622, San Antonio, TX 78265-9622
517748152	EDI: CAPITALONE.COM	Nov 09 2021 01:23:00	Capital One, 15000 Capital One Dr., Richmond , VA 23238
517801139	Email/PDF: MerrickBKNotifications@Resurgent.com		

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		Nov 08 2021 20:38:41	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517748153	+ EDI: CAPITALONE.COM		
		Nov 09 2021 01:23:00	Capital One, PO Box 6492, Carol Stream, IL 60197-6492
517824181	EDI: CAPITALONE.COM		
		Nov 09 2021 01:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517748154	+ EDI: CITICORP.COM		
		Nov 09 2021 01:23:00	Citi Cards, PO Box 70166, Philadelphia, PA 19176-0166
517748156	+ Email/PDF: creditonebknottifications@resurgent.com		
		Nov 08 2021 20:38:52	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
517748155	+ Email/PDF: creditonebknottifications@resurgent.com		
		Nov 08 2021 20:38:51	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
517748159	+ EDI: WFNNB.COM		
		Nov 09 2021 01:23:00	Game Stop Comenity, PO Box 182120, Columbus, OH 43218-2120
517748160	+ EDI: PHINGENESIS		
		Nov 09 2021 01:23:00	Indigo Celtic Bank, 268 S. State St. Suite 300, Salt Lake City, UT 84111-5314
517858328	EDI: JEFFERSONCAP.COM		
		Nov 09 2021 01:23:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
517781483	Email/PDF: resurgentbknottifications@resurgent.com		
		Nov 08 2021 20:38:44	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517869207	Email/PDF: resurgentbknottifications@resurgent.com		
		Nov 08 2021 20:38:44	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517780737	Email/PDF: resurgentbknottifications@resurgent.com		
		Nov 08 2021 20:38:53	LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517748163	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Nov 08 2021 20:38:40	Merrick Bank, 101 Crossways Park Dr., Woodbury, NJ 11797-2020
519279771	+ EDI: AISMIDFIRST		
		Nov 09 2021 01:23:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
519279770	+ EDI: AISMIDFIRST		
		Nov 09 2021 01:23:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
517873081	EDI: PRA.COM		
		Nov 09 2021 01:23:00	Portfolio Recovery Associates, LLC, C/O Synchrony Bank, POB 41067, Norfolk VA 23541
517867603	EDI: PRA.COM		
		Nov 09 2021 01:23:00	Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541
517873067	EDI: PRA.COM		
		Nov 09 2021 01:23:00	Portfolio Recovery Associates, LLC, c/o Gamestop, POB 41067, Norfolk VA 23541
517873074	EDI: PRA.COM		
		Nov 09 2021 01:23:00	Portfolio Recovery Associates, LLC, c/o Paypal Smart Connect, POB 41067, Norfolk VA 23541
517862890	EDI: PRA.COM		
		Nov 09 2021 01:23:00	Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
517748165	+ EDI: RMSC.COM		
		Nov 09 2021 01:23:00	Pay Pal Smart Connect, PO Box 965005, Orlando, FL 32896-5005
517829721	+ EDI: JEFFERSONCAP.COM		
		Nov 09 2021 01:23:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn

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517863741	EDI: Q3G.COM	56302-7999
		Nov 09 2021 01:23:00 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517749851	+ EDI: RMSC.COM	
		Nov 09 2021 01:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517748171	+ EDI: RMSC.COM	
		Nov 09 2021 01:23:00 Synchrony Bank Care Credit, PO Box 960061, Orlando, FL 32896-0061
517748170	+ EDI: RMSC.COM	
		Nov 09 2021 01:23:00 Synchrony Bank Care Credit, 950 Forrer Blvd., Kettering, OH 45420-1469
517748172	+ EDI: RMSC.COM	
		Nov 09 2021 01:23:00 Walmart, PO Box 965024, Orlando, FL 32896-5024

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518170149	*+	Nationstar Mortgage LLC D/B/A Mr Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096
517829722	*+	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2021 at the address(es) listed below:

Name	Email Address
Harold N. Kaplan	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper hkaplan@rasnj.com informationathnk@aol.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
R. A. Lebron	on behalf of Creditor PACIFIC UNION FINANCIAL LLC bankruptcy@fskslaw.com
Rebecca Ann Solarz	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper rsolarz@kmlawgroup.com
Sindi Mncina	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper smncina@raslg.com

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Terry Tucker

on behalf of Debtor Hector M Soto terrytucker@comcast.net

Terry Tucker

on behalf of Joint Debtor Sarah J Soto terrytucker@comcast.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9